

Fill in this information to identify your case:

UNITED STATES BANKRUPTCY COURT**District of PENNSYLVANIA**

Check if this is:

☐ An amended filing

Case # (if known):

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

Part 1: Identify Yourself

1. Your full name About Debtor 1:

Michael

Carr

About Debtor 2 (Spouse Only in a Joint Case):

Margaret A.

Carr

2. All other names you have used in the last 8 years

3. Only the last 4 digits of your Social Security number or federal OR Individual Taxpayer Identification number (ITIN)

000-00-3342

000-00-9089

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years

**I have not used any business names or EINs.****I have not used any business names or EINs.**

5. Where you live

2403 E. Gordon Street

Philadelphia

Philadelphia

PA 19125

If Debtor 2 lives at a different address:

If your mailing address is different from the one above, fill it in here.

6. Why you are choosing this district to file for bankruptcy?

- ☒ **Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.**

PART 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under Chapter: **13**

8. How you will pay the fee?

9. Have you filed for bankruptcy within the last 8 years?

- ☐ **No.**
- ☒ **Yes.** None

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

- ☒ **No.**
- ☐ **Yes.**

11. Do you rent your residence?

- ☒ **No.** Go to line 12.
- ☐ **Yes.**

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

- ☐ **No.** Go to line 12.
- ☐ **Yes.** Initial Statement About an Eviction Judgment Against You (Form 101A) is attached with this bankruptcy petition.

PART 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full or part-time business?

- ☒ **No.** Go to Part 4.

PART 4: Report if You Own or Have Any Hazardous Property or Needs Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety?

Or do you own any property that needs immediate attention?

- ☒ **No.**
- ☐ **Yes.** What is the hazard?

PART 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

About Debtor 1:

☐

About Debtor 2 (Spouse Only in a Joint Case):

☐**Part 6: Answer These Questions for Reporting Purposes**

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8).

☐

No. Go to line 16b.

☒

Yes. Go to line 17

16b. Are your debts primarily business debts?

☐

No. Go to line 16c.

☐

Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

17. Are you filing under Chapter 7?

☒

No. I am not filing under Chapter 7. Go to line 18.

☐

Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

☐

No.

☐

Yes.

18. How many creditors do you estimate that you owe?

☒

1 - 49

☐

1000 - 5000

☐

25001 - 50000

☐

50 - 99

☐

5001 - 10000

☐

50001 - 100000

☐

100 - 199

☐

10001 - 25000

☐

> 100000

☐

200 - 999

19. How much do you estimate your assets to be worth?

☒

\$0 - \$50,000

☐

\$1,000,001 - \$10 million

☐

\$500,000,001-\$1 billion

☐

\$50,001 - \$100,000

☐

\$10,000,001 - \$50 million

☐

\$1,000,000,001-\$10 billion

☐

\$100,001 - \$500,000

☐

\$50,000,001 - \$100 million

☐

\$10,000,000,001-\$50 billion

☐

\$500,001 - \$1 million

☐

\$100,000,001 - \$500 million

☐

More than \$50 billion

20. How much do you estimate your liabilities to be?

☒

\$0 - \$50,000

☐

\$1,000,001 - \$10 million

☐

\$500,000,001 - \$1 billion

☐

\$50,001 - \$100,000

☐

\$10,000,001 - \$50 million

☐

\$1,000,000,001-\$10 billion

☐

\$100,001 - \$500,000

☐

\$50,000,001 - \$100 million

☐

\$10,000,000,001-\$50 billion

☐

\$500,001 - \$1 million

☐

\$100,000,001 - \$500 million

☐

More than \$50 billion

Part 7: Sign Below

Debtor

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

I have been informed by my attorney, have received a copy and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Michael Carr

Signature of Debtor 1

/s/ Margaret A. Carr

Signature of Debtor 2

Executed on 7/20/2016

Executed on 7/20/2016

Attorney

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible.

I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Alan B. Liss, Esquire

Signature of Attorney for Debtor

Date: 7/20/2016

Alan B. Liss, Esquire

Address

Brenner & Brenner, P.C.
1420 Walnut Street
Suite 720
Philadelphia, PA 19102

Bar ID: BarID: 23331

Tele: 215-567-2050

Fill in this information to identify your case:

Debtor 1 Michael Carr
First Name Middle Name Last Name

Debtor 2 Margaret A. Carr
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number _____
(If known)

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☒ Married
☐ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☒ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:

Dates Debtor 1 lived there

Debtor 2:

Dates Debtor 2 lived there

☐ Same as Debtor 1

☐ Same as Debtor 1

Number Street

From _____
To _____

Number Street

From _____
To _____

City State ZIP Code

City State ZIP Code

☐ Same as Debtor 1

☐ Same as Debtor 1

Number Street

From _____
To _____

Number Street

From _____
To _____

City State ZIP Code

City State ZIP Code

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
☐ Yes. Make sure you fill out *Schedule H: Your Creditors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

Debtor 1 **Michael Carr**
 First Name Middle Name Last Name

Case number (if known) _____

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
☒ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Check all that apply.	Sources of income Check all that apply.
From January 1 of current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	Gross income (before deductions and exclusions) \$ <u>26,784.00</u>	Gross income (before deductions and exclusions) \$ _____
For last calendar year: (January 1 to December 31, <u>2015</u>)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	Gross income (before deductions and exclusions) \$ <u>47,284.00</u>	Gross income (before deductions and exclusions) \$ _____
For the calendar year before that: (January 1 to December 31, <u>2014</u>)	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
	Gross income (before deductions and exclusions) \$ <u>50,234.00</u>	Gross income (before deductions and exclusions) \$ _____

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☒ No
☐ Yes. Fill in the details.

	Debtor 1	Debtor 2
	Sources of income Describe below.	Sources of income Describe below.
From January 1 of current year until the date you filed for bankruptcy:		
	Gross income from each source (before deductions and exclusions) \$ _____	Gross income from each source (before deductions and exclusions) \$ _____
For last calendar year: (January 1 to December 31, <u>2015</u>)		
	Gross income from each source (before deductions and exclusions) \$ _____	Gross income from each source (before deductions and exclusions) \$ _____
For the calendar year before that: (January 1 to December 31, <u>2014</u>)		
	Gross income from each source (before deductions and exclusions) \$ _____	Gross income from each source (before deductions and exclusions) \$ _____

Debtor 1 Michael Carr
First Name Middle Name Last Name

Case number (if known) _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- ☒ **No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ **Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Creditor's Name _____	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage
Number _____ Street _____	_____			<input type="checkbox"/> Car
_____	_____			<input type="checkbox"/> Credit card
City _____ State _____ ZIP Code _____				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
Creditor's Name _____	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage
Number _____ Street _____	_____			<input type="checkbox"/> Car
_____	_____			<input type="checkbox"/> Credit card
City _____ State _____ ZIP Code _____				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____
Creditor's Name _____	_____	\$ _____	\$ _____	<input type="checkbox"/> Mortgage
Number _____ Street _____	_____			<input type="checkbox"/> Car
_____	_____			<input type="checkbox"/> Credit card
City _____ State _____ ZIP Code _____				<input type="checkbox"/> Loan repayment
				<input type="checkbox"/> Suppliers or vendors
				<input type="checkbox"/> Other _____

Debtor 1 **Michael Carr**
 First Name Middle Name Last Name

Case number (if known) _____

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No

☐ Yes. List all payments to an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name _____ Number Street _____ _____ City State ZIP Code _____	_____	\$ _____	\$ _____	
Insider's Name _____ Number Street _____ _____ City State ZIP Code _____	_____	\$ _____	\$ _____	

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

☒ No

☐ Yes. List all payments that benefited an insider.

Insider's Name	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name _____ Number Street _____ _____ City State ZIP Code _____	_____	\$ _____	\$ _____	
Insider's Name _____ Number Street _____ _____ City State ZIP Code _____	_____	\$ _____	\$ _____	

Debtor 1 Michael Carr Case number (if known) _____
First Name Middle Name Last Name

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☒ No
☐ Yes. Fill in the details.

Nature of the case	Court or agency	Status of the case
Case title _____ _____	Court Name _____ Number Street _____ City State ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case number _____		
Case title _____ _____	Court Name _____ Number Street _____ City State ZIP Code _____	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Case number _____		

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

- ☒ No. Go to line 11.
☐ Yes. Fill in the information below.

Describe the property	Date	Value of the property
Creditor's Name _____ Number Street _____ City State ZIP Code _____	_____	\$ _____
Explain what happened <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		
Creditor's Name _____ Number Street _____ City State ZIP Code _____	_____	\$ _____
Explain what happened <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.		

Debtor 1 **Michael Carr**
First Name Middle Name Last Name

Case number (if known) _____

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☒ No
☐ Yes. Fill in the details.

Creditor's Name		Describe the action the creditor took	Date action was taken	Amount
Number Street City State ZIP Code				\$

Last 4 digits of account number: XXXX-__ __ __ __

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☐ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

- ☒ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you			\$
			\$
Gifts with a total value of more than \$600 per person Person to Whom You Gave the Gift Number Street City State ZIP Code Person's relationship to you			\$
			\$

Debtor 1 Michael Carr Case number (if known) _____
First Name Middle Name Last Name

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

- ☒ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name			\$
			\$
Number Street			
City State ZIP Code			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

- ☒ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss <small>Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.</small>	Date of your loss	Value of property lost
			\$

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☐ No
☒ Yes. Fill in the details.

Person Who Was Paid	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Alan B. Liss, Esquire 1420 Walnut Street Suite 720 Philadelphia PA 19102 bnklaw@aol.com		05/10/2016	\$ 2,100.00
			\$
Person Who Made the Payment, if Not You			

Debtor 1 **Michael Carr** Case number (if known) _____
 First Name Middle Name Last Name

Description and value of any property transferred		Date payment or transfer was made	Amount of payment
Person Who Was Paid		_____	\$ _____
Number Street		_____	\$ _____

City State ZIP Code			
Email or website address			
Person Who Made the Payment, if Not You			

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
☐ Yes. Fill in the details.

Description and value of any property transferred		Date payment or transfer was made	Amount of payment
Person Who Was Paid		_____	\$ _____
Number Street		_____	\$ _____

City State ZIP Code			

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
☐ Yes. Fill in the details.

Description and value of property transferred		Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer			_____
Number Street			

City State ZIP Code			
Person's relationship to you			
Person Who Received Transfer			_____
Number Street			

City State ZIP Code			
Person's relationship to you			

Debtor 1 Michael Carr Case number (if known) _____
First Name Middle Name Last Name

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date transfer was made
_____		_____

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
_____ Number Street _____ City State ZIP Code	XXXX-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____
_____ Number Street _____ City State ZIP Code	XXXX-____	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other _____	_____	\$ _____

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- ☒ No
☐ Yes. Fill in the details.

Name of Financial Institution	Who else had access to it?	Describe the contents	Do you still have it?
_____ Number Street _____ City State ZIP Code	Name _____ Number Street _____ City State ZIP Code _____		<input type="checkbox"/> No <input type="checkbox"/> Yes

Debtor 1 Michael Carr Case number (if known) _____
 First Name Middle Name Last Name

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- ☒ No
☐ Yes. Fill in the details.

Name of Storage Facility	Who else has or had access to it?	Describe the contents	Do you still have it?
Name _____ Number Street _____ City State ZIP Code _____	Name _____ Number Street _____ City State ZIP Code _____		<input type="checkbox"/> No <input type="checkbox"/> Yes

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No
☐ Yes. Fill in the details.

Owner's Name	Where is the property?	Describe the property	Value
Name _____ Number Street _____ City State ZIP Code _____	Number Street _____ City State ZIP Code _____		\$ _____

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
☐ Yes. Fill in the details.

Name of site	Governmental unit	Environmental law, if you know it	Date of notice
Number Street _____ City State ZIP Code _____	Governmental unit _____ Number Street _____ City State ZIP Code _____		_____

Debtor 1

Michael Carr

First Name Middle Name Last Name

Case number (if known)

25. Have you notified any governmental unit of any release of hazardous material?

☒ No

☐ Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
	City State ZIP Code		
City	State ZIP Code		

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☒ No

☐ Yes. Fill in the details.

Court or agency	Nature of the case	Status of the case
Case title		<input type="checkbox"/> Pending
Court Name		<input type="checkbox"/> On appeal
Number Street		<input type="checkbox"/> Concluded
Case number	City State ZIP Code	

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

☒ No. None of the above applies. Go to Part 12.

☐ Yes. Check all that apply above and fill in the details below for each business.

Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
Business Name	EIN: _____
Number Street	Dates business existed
	From _____ To _____
City State ZIP Code	
Business Name	Employer Identification number Do not include Social Security number or ITIN.
Number Street	EIN: _____
	Dates business existed
City State ZIP Code	From _____ To _____

Debtor 1 Michael Carr Case number (if known) _____
First Name Middle Name Last Name

Business Name	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
Number Street	Name of accountant or bookkeeper	EIN: _____
City State ZIP Code		Dates business existed
		From _____ To _____

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

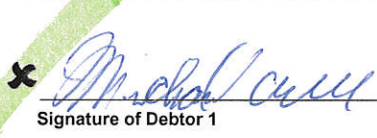
- ☒ No
☐ Yes. Fill in the details below.

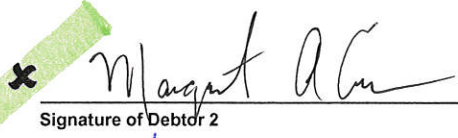
Date issued

Name _____ MM / DD / YYYY
Number Street
City State ZIP Code

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Signature of Debtor 1

 Signature of Debtor 2

Date

7/20/2016

Date

7/20/2016

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ No

☐ Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Debtor 1 Carr, Michael

Case #:

Debtor 2 Carr, Margaret A.
District of PENNSYLVANIA

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Inform

12/15

Part 1: Summarize Your Assets

1. Schedule A/B: Property (Official Form 106A/B)	Assets
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$175,000.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$15,350.00
1c. Copy line 63, Total of all property on Schedule A/B	\$190,350.00

Part 2: Summarize Your Liabilities

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	Liabilities
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$42,781.66
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$1,300.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$618.59
Your total liabilities	\$44,700.25

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of Schedule I	\$3,290.00
5. Schedule J: Your Expenses (Official Form 106J)	
Copy your combined monthly income from line 12 of Schedule I	\$2,633.00

Debtor 1 Carr, Michael

Case #:

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

☐ No. You have nothing to report on this part of the form.☒ Yes.

7. What kind of debt do you have?

☒ Your debts are primarily consumer debts.☐ Your debts are not primarily consumer debts.

8. From the Statement of Your Current Monthly Income:

Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.)

\$0.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:

Amount

9a. Domestic support obligations (Copy line 6a.)

\$0.00

9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

\$0.00

9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$0.00

9d. Student loans. (Copy line 6f.)

\$0.00

9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (6g)

\$0.00

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

\$0.00

Debtor 1 Carr, Michael

Document Page 19 of 42

Case #:

Debtor 2 Carr, Margaret A.

District of PENNSYLVANIA

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

Part 1: Each Residence, Building, Land, or Real Estate You Own / Have Interest

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

No. Go to Part 2.

Yes. Where is the property?

01 Residence, building, land, or similar property☐ No☒ Yes

What is the property?

Current value of the	
entire property?	portion you own?
\$175,000.00	\$151,997.01

Other information you wish to add about this item

Who has an interest in the property?

Check if this is community property

2403 E. Gordon Street, Phila., PA
 arrears through the plan
 current payments outside the plan

J

2. Add the dollar value of the portion you own for all of your entries from Part 1

\$151,997.01

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

03 Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

<input type="checkbox"/> No	2009 Kia Sportage	Who has an interest in the property?	Current value of the entire property?	Current value of the portion you own?
<input checked="" type="checkbox"/> Yes	payments current outside the plan		\$5,000.00	\$(1,000.00)

J Check if this is community property

04 Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

<input checked="" type="checkbox"/> No	Who has an interest in the property?	Current value of the entire property?	Current value of the portion you own?
<input type="checkbox"/> Yes			

N Check if this is community property

5. Add the dollar value of the portion you own for all of your entries from Part 2

\$-1,000.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?**06 Household goods and furnishings**☐ No

\$5,500.00

☒ Yes**07 Electronics**☒ No☐ Yes**08 Collectibles of value**☒ No☐ Yes**09 Equipment for sports and hobbies**☒ No☐ Yes**10 Firearms**☒ No☐ Yes**11 Clothes**☐ No

\$4,000.00

☒ Yes**12 Jewelry**☐ No

\$600.00

☒ Yes**13 Non-farm animals**☒ No☐ Yes**14 Any other personal and household items you did not already list, including any health aids you did not list**☒ No☐ Yes

15. Add the dollar value of all of your entries from Part 3

\$10,100.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?**16** Cash☒ No☐ Yes**17** Deposits of money☐ NoCitizens Bank
checking and savings accts.

\$150.00

☒ Yes**17** Deposits of money☐ NoLocal 1776 FCU
Savings Acct.

\$100.00

☒ Yes**18** Bonds, mutual funds, or publicly traded stocks☒ No☐ Yes**19** Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an inter☒ No☐ Yes**20** Government and corporate bonds and other negotiable and non-negotiable instruments☒ No☐ Yes**21** Retirement or pension accounts☒ No☐ Yes**22** Security deposits and prepayments☒ No☐ Yes**23** Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)☒ No☐ Yes**24** Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition☒ No☐ Yes**25** Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers☒ No☐ Yes**26** Patents, copyrights, trademarks, trade secrets, and other intellectual property☒ No☐ Yes

Debtor 1 Carr, Michael

Document Page 23 of 42

Case #:

27 Licenses, franchises, and other general intangibles

☒ No☐ Yes

28 Tax refunds owed to you

☒ No☐ Yes

29 Family support

☒ No☐ Yes

30 Other amounts someone owes you

☒ No☐ Yes

31 Interests in insurance policies

☒ No☐ Yes

32 Any interest in property that is due you from someone who has died

☒ No☐ Yes

33 Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

☒ No☐ Yes

36. Add the dollar value of all of your entries from Part 4

\$250.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In.

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?

37 Do you own or have any legal or equitable interest in any business-related property?

☒ No☐ Yes

38 Accounts receivable or commissions you already earned

☒ No☐ Yes

39 Office equipment, furnishings, and supplies

☒ No☐ Yes

40 Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☒ No☐ Yes

41 Inventory

☒ No☐ Yes

42 Interests in partnerships or joint ventures

☒ No☐ Yes

43 Customer lists, mailing lists, or other compilations

☒ No☐ Yes

44 Any business-related property you did not already list

☒ No☐ Yes

36. Add the dollar value of all of your entries from Part 4

\$0.00

Part 6: Farm & Commercial Fishing-Related Property You Own / Have an Interest.

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?

46 Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

☒ No☐ Yes

47 Farm animals

☒ No☐ Yes

48 Crops - either growing or harvested

☒ No☐ Yes

49 Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

☒ No☐ Yes

50 Farm and fishing supplies, chemicals, and feed

☒ No☐ Yes

51 Any farm- and commercial fishing-related property you did not already list

☒ No☐ Yes

52. Add the dollar value of all of your entries from Part 6

\$0.00

Part 7: All Property You Own or Have an Interest in That You Did Not List Above

Do you own or have any legal or equitable interest in any of the following items?

Current value of the
portion you own?

53 Do you have other property of any kind you did not already list?

☒ No☐ Yes

54. Add the dollar value of all of your entries from Part 7.

\$0.00

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2	\$151,997.01
56. Part 2: Total vehicles, line 5	\$(1,000.00)
57. Part 3: Total personal and household items, line 15	\$10,100.00
58. Part 4: Total financial assets, line 36	\$250.00
59. Part 5: Total business-related property, line 45	\$0.00
60. Part 6: Total farm- and fishing-related property, line 52	\$0.00
61. Part 7: Total other property not listed, line 54	\$0.00
62. Total personal property. Add lines 56 through 61	\$9,350.00
63. Total of all property on Schedule A/B. Add line 55 + line 62.....	\$161,347.01

Debtor 1 Carr, Michael

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Case #:

Debtor 2 Carr, Margaret A.

District of PENNSYLVANIA

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming?

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description	Current value of the portion you own	Amt of the exemption	Specific laws that allow exemption
06 Household goods	5,500.00	5,500.00	11 USC 522(d)(3)
<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
11 Clothes	4,000.00	4,000.00	11 USC 522(d)(3)
<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
12 Jewelry	600.00	600.00	11 USC 522(d)(4)
<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
17 Deposits of money	150.00	150.00	11 USC 522(d)(5)
<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			
17 Deposits of money	100.00	100.00	11 USC 522(d)(5)
<input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit			

3. Are you claiming a homestead exemption of more than \$155,675?

☒ No.☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?☐ No.☐ Yes.

Debtor 1 Carr, Michael

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Case #:

Debtor 2 Carr, Margaret A.

District of PENNSYLVANIA

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Part 1: List All Secured Claims

1. Do any creditors have claims secured by your property?

☐

No. Check this box and submit this form to the court with your other schedules.

☒

Yes. Fill in all of the information below.

2. List all secured claims.

Creditor's Name	Amount of Claim	Value	Unsecured
Caliber Home Loans PO Box 619063 Dallas, TX 75261-9063 Real Estate Who owes the debt? <input type="checkbox"/> Claim relates to a community debt Dt Last 4 digits of account number <u>0619</u>	Claim is <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. <input checked="" type="checkbox"/> An agreement <input type="checkbox"/> Statutory Lien <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$31,398.66 Describe the property arrears through the plan current payments outside the plan	\$175,000.00
Santander Consumer 8585 N. Stemmons Suite 1000 Dallas, TX 75247 Automobile Who owes the debt? <input type="checkbox"/> Claim relates to a community debt Dt Last 4 digits of account number <u>1845</u>	Claim is <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. <input checked="" type="checkbox"/> An agreement <input type="checkbox"/> Statutory Lien <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$6,000.00 Describe the property current payments outside the plan 2009 Kia Sportage	\$5,000.00 \$1,000.00
Springleaf Financial 961 Weigel Drive Elmhurst, IL 60126 Who owes the debt? <input type="checkbox"/> Claim relates to a community debt Dt Last 4 digits of account number <u>2594</u>	Claim is <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. <input checked="" type="checkbox"/> An agreement <input type="checkbox"/> Statutory Lien <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$5,383.00 Describe the property full through the plan	\$5,383.00

Dollar value of all entries in Amount of Claim:

\$42,781.66

Part 2: List Others to Be Notified About a Debt That You Already Listed

Any Notice only creditors?

☐

No

☒

Yes

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2.

Creditor's Name Caliber Home Loans

On which line in Part 1 did you enter the creditor? _____

Last 4 digits of account number 0619
____ _

Creditor's Name Santander Consumer

On which line in Part 1 did you enter the creditor? _____

Last 4 digits of account number 1845
____ _

Debtor 1 Carr, Michael

Document Page 30 of 42

Case #:

Debtor 2 Carr, Margaret A.

District of PENNSYLVANIA

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

☐

No. Go to Part 2

☒

Yes.

2. List all secured claims.

Creditor's Name	Priority	Nonpriority	Total Claim
Alan B. Liss, Esquire 1420 Walnut Street Suite 720 Philadelphia, PA 19102	Claim is <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		\$1,300.00

Who owes the debt?

Type of PRIORITY unsecured claim:

Priority

☐ Claim relates to a community debt

Dt

Last 4 digits of account number _ _ _ _

End of Part 1

Part 2: List All of Your NONPRIORITY Unsecured Claims.

3. Do any creditors have nonpriority unsecured claims against you?

☐

No. Go to Part 2

☒

Yes.

4. List all nonpriority unsecured claims in the alpha order of the creditor.

Creditor's Name	Total Claim
-----------------	-------------

Debtor 1 Carr, Michael

Document Page 31 of 42

Case #:

Beneficial

PO Box 1231

Brandon, FL 33509

Claim is

\$97.59

☐ **Contingent**☐ **Unliquidated**☐ **Disputed**

Who owes the debt?

Type of NONPRIORITY unsecured claim

NonPriority Unsecured

☐ Claim relates to a community debt

Dt

Last 4 digits of account number 9537

Credit Collections

PO Box 607

Norwood, MA 02062

Claim is

\$157.00

☐ **Contingent**☐ **Unliquidated**☐ **Disputed**

Who owes the debt?

Type of NONPRIORITY unsecured claim

NonPriority Unsecured

☐ Claim relates to a community debt

Dt

Last 4 digits of account number 5383

First Premier Bank

3820 N. Louise Avenue

Sioux Falls, SD 57107

Claim is

\$364.00

☐ **Contingent**☐ **Unliquidated**☐ **Disputed**

Who owes the debt?

Type of NONPRIORITY unsecured claim

NonPriority Unsecured

☐ Claim relates to a community debt

Dt

Last 4 digits of account number 9152

End of Part 2

Part 3: List Others to Be Notified About a Debt That You Already Listed

Any Notice only creditors?

☐ No☐ Yes

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2.

End of Part 3

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.

Part 1	Total claim
6a. Domestic support obligations.	\$0.00
6b. Taxes and certain other debts you owe the government	\$0.00
6c. Claims for death or personal injury while you were intoxicated	\$0.00
6d. Other. Add all other priority unsecured claims.	\$1,300.00
6e. Total. Add lines 6a through 6d.	\$1,300.00
Part 2	Total claim
6f. Student loans	\$0.00
6g. Obligations arising out of a separation agreement or divorce	\$0.00
6h. Debts to pension or profit-sharing plans, and other similar debts	\$0.00
6i. Other. Add all other non priority unsecured claims.	\$618.59
6j. Total. Add lines 6f through	\$618.59

Debtor 1 Carr, Michael

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Case #:

Debtor 2 Carr, Margaret A.

District of PENNSYLVANIA

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

1. Do you have any executory contracts or unexpired leases?

☒**No. Check this box and file this form with the court with your other schedules.**☐**Yes. Fill in all of the information below.**

2. List separately each person or company with whom you have the contract or lease.

Debtor 1 Carr, Michael

Document Page 34 of 42

Case #:

Debtor 2 Carr, Margaret A.

District of PENNSYLVANIA

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

1. Do you have any codebtors?

☒**No.**☐**Yes**

2. Within the last 8 years, have you lived in a community property state or territory?

☐**No. Go to line 3.**☐**Yes.**☐**No.**☐**Yes. In which community state or territory did you live?**

Fill in the name and current address of that person.

3. In Column 1, list all of your codebtors.

Fill in this information to identify your case:

Debtor 1 Carr, Michael
Debtor 2 Carr, Margaret A.
District of PENNSYLVANIA
Case #:

Check if this is:

- ☐ An amended filing
☐ A supplement showing post-petition chapter 13 income as of the following date:

Official Form 106I

Schedule I: Your Income

12/15

Part 1: Describe Employment

	Debtor 1	Debtor 2 or non-filing spouse
Employment Status	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not Employed	<input type="checkbox"/> Employed <input checked="" type="checkbox"/> Not Employed
Occupation		
Name of Employer	Collins Family Market	
Address of Employer	101 E. Olney Avenue Philadelphia	
Length of Employment		

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form.	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions	4,464.00	0.00
3. Estimate and list monthly overtime pay.	0.00	0.00
4. Calculate gross income. Add line 2 + line 3.	4,464.00	0.00

Copy line 4 here.....

4,464.00

0.00

5. List all payroll deductions:

5a. Tax, Medicare, and Social Security deductions	1,100.00	0.00
5b. Mandatory contributions for retirement plans	0.00	0.00
5c. Voluntary contributions for retirement plans	0.00	0.00
5d. Required repayments of retirement fund loans	0.00	0.00
5e. Insurance	0.00	0.00
5f. Domestic support obligations	0.00	0.00
5g. Union dues	74.00	0.00
5h. Other deductions.	0.00	0.00

6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h. \$1,174.00

7. Calculate total monthly take-home pay. Subtract line 6 from line 4. \$3,290.00

8. List all other income regularly received:

8a. Net income from rental property and from operating	0.00	0.00
8b. Interest and dividends	0.00	0.00
8c. Family support payments that you, a non-filing spouse, a business, profession, or farm	0.00	0.00
8d. Unemployment compensation	0.00	0.00
8e. Social Security or a dependent regularly receive	0.00	0.00
8f. Other government assistance that you regularly receive	0.00	0.00
8g. Pension or retirement income	0.00	0.00
8h. Other monthly income.	0.00	0.00

9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.

10. Calculate monthly income. Add line 7 + line 9. \$3,290.00

11. State all other regular contributions to the expenses that you list in Schedule J. 0.00

12. Add the amount in the last column of line 10 to the amount in line 11. \$3,290.00

13. Do you expect an increase or decrease within the year after you file this form?

- ☒ No
- ☐ Yes. Explain

Fill in this information to identify your case:

Debtor 1 Carr, Michael
Debtor 2 Carr, Margaret A.
District of PENNSYLVANIA
Case #:

Check if this is:

- ☐ An amended filing
☐ A supplement showing post-petition chapter 13 income as of the following date:

Official Form 106J

12/15

Schedule J: Your Expenses

Part 1: Describe your household

1. Is this a joint case?

- ☐ No. Gotoline2.
☒ Yes. Does Debtor 2 live in a separate household?
☒ No
☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

- ☒ No
☐ Yes. Fill out this information for each dependent.....

Dependent's relationship

Age

Does dependent live with you?

- | | |
|-----------------------------|------------------------------|
| <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| <input type="checkbox"/> No | <input type="checkbox"/> Yes |
| <input type="checkbox"/> No | <input type="checkbox"/> Yes |

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

Your Expenses

4. The rental or home ownership expenses for your residence. 471.00

If not included in line 4:

4a. Real estate taxes	0.00
4b. Property, homeowner's, or renter's insurance	0.00
4c. Home maintenance, repair, and upkeep expenses	50.00
4d. Homeowner's association or condominium dues	0.00

5. Additional mortgage payments for your residence, such as home equity loans 0.00

6. Utilities

Document Page 38 of 42

6a. Electricity, heat, natural gas	375.00
6b. Water, sewer, garbage collection	75.00
6c. Telephone, cell phone, Internet, satellite, and cable services	125.00
6d. Other. Specify:	0.00

7. Food and housekeeping supplies	300.00
8. Childcare and children's education costs	0.00
9. Clothing, laundry, and dry cleaning	75.00
10. Personal care products and services	100.00
11. Medical, dental and medicine (uninsured)	75.00
12. Transportation. Include gas, maintenance, bus or train fare.	200.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	50.00
14. Charitable contributions and religious donations	0.00

15. Insurance.

15a. Life insurance	0.00
15b. Health insurance	0.00
15c. Vehicle insurance	165.00
15d. Other insurance. Specify:	0.00

16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify	0.00
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	572.00
17b. Car payments for Vehicle 2	0.00
17c. Other. Specify:	0.00
17d. Other. Specify:	0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted	0.00
19. Other payments you make to support others who do not live with you.	0.00
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	0.00
20b. Real estate taxes	0.00
20c. Property, homeowner's, or renter's insurance	0.00
20d. Maintenance, repair, and upkeep expenses	0.00
20e. Homeowner's association or condominium dues	0.00

21. Other. Specify:		0.00
Regular expenses of business/profession/farm	0.00	
Education (Including tuition and school books)	0.00	
Court Ordered Payments	0.00	
Prevention Against Family Violence	0.00	
Emergency expenses	0.00	
Misc.Payments	0.00	
	0.00	

22. Your monthly expenses. Add lines 4 through 21. \$2,633.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I. \$3,290.00

23b. Copy your monthly expenses from line 22 above. \$2,633.00

23c. Subtract your monthly expenses from your monthly income. \$657.00

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

☒ No ☐ Yes

Debtor 1 Carr, Michael

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Case #:

Debtor 2 Carr, Margaret A.

District of PENNSYLVANIA

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?



No.



Yes

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

Signature: /s/ Carr, Michael

Carr, Michael

Signature: /s/ Margaret A. Carr

Margaret A. Carr

Date:

7/20/2016

Date:

7/20/2016

Debtor 1 Carr, Michael

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Case #:

Debtor 2 Carr, Margaret A.

District of PENNSYLVANIA

☐ Check if this is an amended filing

Disclosure

Disclosure of Compensation

12/15

The undersigned certify the following pursuant to 11 U.S.C. 329(a) and Fed. Bankr. P. 2016(b)

1. The undersigned is the Attorney for the Debtors in this case.
2. The compensation paid or agreed to be paid by the Debtor to the undersigned is \$3,000.00 plus filing fee and costs of \$710.00
 - (a) for legal services rendered under paragraph 4,
 - (b) within 12 months prior to filing this statement, Debtor has paid: \$1,700.00
 - (c) the unpaid balance due and payable is: \$1,300.00
3. \$400.00 for the filing fee in this case has been paid.
4. **The services rendered or to be rendered include the following:**
 - (a) Analysis of the financial situation, and rendering advice and assistance to the Debtors in determining whether to file a petition under Title 11 of the United States Code.
 - (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the Court.
 - (c) Representation of the Debtors at the meeting of creditors and confirmation hearing and any adjourned hearings thereof.
5. The fee agreement between the Debtor(s) and the undersigned will control fees. The undersigned reserves the right to file supplemental fee applications on notice to all interested parties.
6. **Debtor(s) agree that the following services are not included in the above fee & shall be subject to & fixed by the order of the Court.**
 - (a) Any adversary proceedings and any other contested bankruptcy matter, including non-dischargeable.
 - (b) Costs related to credit reports, judgments searches, couriers, travel, extraordinary PACER charges or duplication costs.
 - (c) All motions.
 - (d) Challenge or avoidance of any proof of claim.
 - (e) Conversion of petition from or to chapter 7 or 13.
 - (f) Any amendment to add creditors.
 - (g) Notice of settlement of controversy
 - (h) Responses to audits or US Trustee objection to the case.
 - (i) Preparation or appearance at 2004 deposition.
 - (j) Application to employ professional(s).
7. The source of payments made by debtor to the undersigned was from the Debtor(s).
8. The undersigned has received no transfer, assignment or pledge of property except as herein stated.
9. The undersigned has not shared or agreed to share with any other person, other than with members of the undersigned's law firm, any compensation paid or to be paid.
10. The undersigned certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtors in this bankruptcy proceedings.

Signature: /s/ Alan B. Liss, Esquire

Alan B. Liss, Esquire

Address Brenner & Brenner, P.C.

1420 Walnut Street

Suite 720

Philadelphia, PA 19102

Executed on: 7/20/2016

Court ID:

Tele: 215-567-2050

BarID: 23331

Alan B. Liss, Esquire
Account Number
1420 Walnut Street
Suite 720
Philadelphia, PA 19102

Beneficial
9537
PO Box 1231
Brandon, FL 33509

Caliber Home Loans
0619
PO Box 619063
Dallas, TX 75261-9063

Credit Collections
5383
PO Box 607
Norwood, MA 02062

First Premier Bank
9152
3820 N. Louise Avenue
Sioux Falls, SD 57107

Santander Consumer
1845
8585 N. Stemmons
Suite 1000
Dallas, TX 75247

Springleaf Financial
2594
961 Weigel Drive
Elmurst, IL 60126